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AUTHOR Swift, John S., Jr.
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ABSTRACT

The economic effect of the recognized prior learning (RPL) component of the University of Toledo's Adult Liberal Studies baccalaureate degree program was studied. The degree program, which is targeted at adults over 25 years old who have never attended college, provides credit for prior learning. A survey of 169 students who received credit for prior learning assessed whether the adults attended college because of the opportunity provided by RPL. Attention was also directed to: the amount of income the enrollment of these students generated for the university; the number of hours the student enrolled for each quarter and the number of hours of RPL awarded each quarter; and the charges students paid for all courses each quarter. It was found that 68 percent of the students who entered the Adult Liberal Studies program were strongly influenced by the opportunity to receive up to 75 hours of credit for prior learning. Net income generated through RPL was $947,558 for the fall quarter 1971 through winter quarter 1984, after deducting the amount of instructional and general fees, and claimed state subsidy lost because prior learning credit was granted. The additional amount of instructional and general fees students would have paid if no RPL had been offered averaged $1,465 per student. (SW)

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THE ECONOMICS OF RECOGNIZING PRIOR LEARNING IN A BACCALAUREATE DEGREE PROGRAM FOR ADULTS

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ASHE Association for the Study of Higher Education
The George Washington University/One Dupont Circle, Suite 630/Washington, D.C. 20036
(202) 296-2597

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Increasing Institutional Income By Awarding Credit for Non-Collegiate Learning: A Case Study

BACKGROUND

Granting college credit for noncollegiate learning experiences is a practice followed by many institutions of higher education.[1] Currently over 1500 colleges and universities in the United States do so following guidelines published by the American Council on Education; over 2100 institutions recognize the Advanced Placement Program (APP); and over 1200 colleges and universities received five or more College Level Examination Program (CLEP) exam score reports in 1983 [6, 13].

The changing enrollment pattern of the 1970's, with a decreasing high school aged cohort and the potential for an increasing adult aged cohort caused greater recognition of older students as a potential market to balance the lessening number of younger students. This is emphasized by MacTaggert and Knapp who said, "...faced with declining demand from traditional students and rising costs of operation, colleges looked to nontraditional programs in general and experiential learning inparticular as a strategy for at-

[1] In the literature the practice of granting collegiate credit for non-college learning is called "recognized (or recognizing) prior learning" and is often reduced to the anachorism RPL.

tracting new students with a lower cost service than before" [10, p. 33]. The recognition of prior learning (RPL) has taken on increased significance in light of the current decrease in the number of traditional aged students and the concomitant increased interest in the enrollment of adults.

The practice of granting credit for prior learning has been the focus of many studies.[2] However, most research about the effects RPL has focused on non-economic issues and has not addressed questions such as these: Are the programs that recognize and credit prior learning cost-effective? If so, for whom? Does the student and/or the institution experience a financial gain or loss through RPL? When public financial support is in question, does the state (i.e., the taxpayer) realize a savings from the use of RPL? The economic effects of recognizing prior learning experience is an issue that has not received much attention.

Until recently there were few who questioned whether recognizing prior learning was economically beneficial for either the student or the institution. It has been presumed that it was. According to MacTaggert and Knapp, the student was thought to save money by receiving credit for knowledge already achieved [10], and Weathersby and Hennault indicate that the institution was thought to save resources by freeing classroom space that could be used by the institution for other purposes [18]. But according to Windham, the ac-

[2] For example, see What 200 Studies Reveal About CLEP compiled by Barry Druesne [5].

ceptance of the concept that everyone gained economically through RPL is not as clear cut as it was in the early 1970's [19]. Published research findings are sometimes contradictory and/or just speculative.

Exactly who increases income or who saves money by the use of RPL varies, and different authors emphasize different aspects of the savings. Some highlight the student and the idea behind RPL of reducing the time required to earn a degree. These studies show that the practice saves the student money. At the University of South Florida, according to Caldwell, "the average estimated savings in money was approximately $1500" per student [2, p. 40]. At Coastline Community College RPL saved students "hours in the tens of thousands. A proportional amount of dollars was also saved by students" [14, p. 24]. Darnes said that in one academic year in the Illinois public community colleges "the students' savings for credit by examination would be a total of $150,000 in just tuition..." [4, pp. 2-3]. Students at Miami-Dade Community College did not pay tuition at a rate of $250 per FTE because of credit granted for prior learning and realized substantial savings [9]. Henion reported that in North Carolina "CLEP students net an estimated savings of $333.50 per quarter" [7, p. 32], while McCluskey reported that in Arkansas they saved "an average of $746.57" [11, p. 7].

While articles such as these highlight student savings, others emphasize institutional revenue loss. This results, the argument goes, because a student given credit for prior learning would not have to enroll for as many courses and, therefore, would not pay as much in tuition and fees [19]. Over a twenty-five year period, the University of Buffalo had reduced income of $231,477.50 directly attributed to RPL [8]. Reduced revenues were also experienced by the community colleges of North Carolina for the same reason, [10] and Buckner and Cox estimated that at Georgia College the amount of income not received because of RPL was "at least $35,000 in tuition and fees alone" because credit for prior learning was granted [1, p. 1].

Wagner stated the belief that for a public university the reduced enrollment that results from RPL might translate into less subsidy being paid to it by the state. A state that did not need to pay as much subsidy to public institutions because they practiced RPL would save money, thereby benefiting the taxpayers [17]. Research has demonstrated that states indeed have saved money due to the granting of credit for prior learning. Lukenbill found at Miami-Dade Community College "that the 6,423 CLEP credits awarded represented a total of $280,498.83 in state funding not paid to the institution" [9, p. 39]. Moughamian said, "viewed from the local and state tax bases credit by examination programs can result in lower educational costs" [12, p. 8].

While some discuss a potential savings of tax revenue through a reduction in the number of FTE's, others stress the opposite side of the same coin. They point out that colleges and universities save money and consequently reduce tax obligations, because resources are not used for the duplication of education already learned when credit is awarded for prior learning [18]. Kreplin found RPL saved money at Michigan Basic College[3] because "at least one and a half departmental positions" did not have to be filled [8], p. 60]. At Miami-Dade, "a total of 8.2 faculty members would have been needed for the general education courses if...credits had not been earned through CLEP" [9, p. 48]. Riedel found that instructional costs at Coastline Community College were reduced by $260,463 when RPL was awarded to one group of students [14].

Finally, some authors claim that programs which grant credit for life experiences draw to a college students who might otherwise not enroll [10, 17]. The enrollment of these individuals increases the income of the institution because without RPL such people would not attend. Research has also demonstrated that a number of colleges and universities which practice RPL have experienced increased enrollments. The policy of making it possible for students to be exempted from courses is one that draws people to a campus

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[3] Michigan Basic College was one college within Michigan State College, which became Michigan State University in 1964 [15].

[1, 7, 9, 12]. Not only has tuition and fee income been increased by attracting new clientele, it has also been raised because students granted credit for prior learning have a tendency to remain in college. For state supported institutions this has meant more subsidy income [3, 12].

Many of the questions and concerns regarding the economics of credit by examination were summarized in the monograph That's A Very Good Question: The Economic Impact of Credit by Examination Policies and Practices [16]. The author not only provided a review of much of the thinking about the granting of credit for prior learning from an economic point of view but also addressed the question of who receives financial benefits from programs of recognized prior learning?[4] Whether the individual, the institution, or society experiences a gain or loss depends on whether students shorten the time required to earn a degree and/or they enroll because the opportunity to receive credit for prior learning exists.

The research on the economics or RPL is limited and the results appear ambiguous. State and institutional resources are saved on a per student enrolled basis because RPL reduces the time an individual must spend in order to earn a degree. At the same time, the income of the college or university can increase because RPL appears to have a positive

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[4] Three economists contributed papers to the monograph in which various aspects of RPL were discussed: Kurt L. Kendis, Stephen J. Klees, and Alan P. Wagner.

effect on both retention and recruitment. At the same time the institution experiences increased revenues, the student seems to enjoy a savings of both time and money.

THE ADULT LIBERAL STUDIES PROGRAM OF THE UNIVERSITY OF TOLEDO: A CASE STUDY

The University of Toledo created the Adult Liberal Studies (ALS) baccalaureate degree program in 1971. This program was designed to offer adults over twenty-five years of age who had never attended college a means of developing their talents, expanding their knowledge, and improving employment skills while earning a degree. The program recognizes prior learning using the College Level Examination Program (CLEP) general subject examinations. None of the subjects of this study received credit through the Advanced Placement Program, and few received credit from evaluations done by following the guidelines of the American Council on Education. The university, in keeping with the recommendations of the College Level Examination Program, adopted its own policy of granting up to seventy-five quarter hours of credit for successful completion of the five CLEP general subject exams if the student achieved a score of 440 or higher.

METHODOLOGY

To determine whether the availability of RPL through the Adult Liberal Studies Program affected enrollment, and at the same time to determine the type and degree of economic impact of RPL, the following steps were taken:

1. A survey of students who received credit for prior learning was conducted to learn if they enrolled in the university because of the opportunity of RPL.
2. Credit hours required for the degree minus the number of hours of RPL credit granted were multiplied by the tuition, instructional, and general fees the students paid to take specific courses. This was done to determine how much income the university received for the enrollment of these students.
3. The number of hours the student enrolled for each quarter while at the university was determined. The number of hours of RPL awarded each quarter was also determined. The hours enrolled for and/or awarded in the spring and fall quarters were multiplied by the rate of state subsidy that was paid for each hour of enrollment. The total amount of money paid for courses enrolled for minus the total amount of money not paid for RPL awarded, was the amount of money the university did not qualify for due to RPL.
4. The charges students paid for all courses for which they enrolled each quarter were determined and

summed. The amount of money a student would have paid, but did not due to the RPL award was also determined. The average course load per quarter was determined for each student. The additional amount of time enrollment would have been required was determined by adding the additional necessary hours to the hours actually taken. Actual or projected university charges for those additional quarters were multiplied by the additional hours required and summed to determine the amount of money students saved because RPL credit was granted.

RESULTS

The Adult Liberal Studies Program began in the fall of 1971. Through the Winter quarter of 1984, 1049 students had enrolled. However, inspection of individual records revealed that not all enrollees participated in CLEP testing. Because this study was concerned with the cost-effectiveness of RPL, and because credit was granted almost exclusively for CLEP, the group of 1049 was reduced to a population of 471, which included only those students who indicated that they were in the ALS program and registered for at least one CLEP exam. Records were available for 436 of the 471 students.

Four categories of ALS students were defined after the review of the 436 academic records. Category I was composed

of the 182 students who dropped out of the program prior to the Fall quarter, 1982. Category II was made up of the 52 individuals who left the program after the beginning of the Fall quarter 1982, through the Fall quarter 1983. Category III was the 86 students enrolled in the Winter quarter 1984. Category IV included the 116 graduates of the ALS Program who took CLEP.

The following results of the analysis of the data and accompanying discussion are related to the the four questions regarding the economic impact of RPL. A review of the total number of hours the students in each category had credited to their records, as well as the total number of hours they had enrolled for at The University of Toledo, showed that students in each successive category completed a greater number of credit hours than the students in the previous one. Table 1 displays the average number of hours recorded on students' transcripts, which included transfer and prior work, and the average number of hours students enrolled for at The University of Toledo when in the ALS program.

The fact that the averages increased in size means that students in each successive category enrolled for more credit hours than the students in the preceding category. The graduates had the greatest number of total hours recorded and total hours enrolled for at the University because they enrolled for the greater number of courses.

TABLE 1

The Average Number of Hours Recorded & the Average Number Enrolled For at the University by ALS Students

CATEGORY	N	TOTAL HOURS	TOTAL HOURS AT UT
CATEGORY I	182	59.813	25.318
CATEGORY II	52	93.825	47.058
CATEGORY III	86	105.674	66.419
CATEGORY IV	116	197.653	117.927

The instructional and general fees students paid, and the average amount of state subsidy the University claimed increased following the pattern of increased hours just described. Table 2 displays the averages for each of these amounts.

TABLE 2

The Average Amount of Fees Paid by Each Student and the Average Amount of Subsidy Claimed for Each Student

CATEGORY	N	FEES	STATE SUBSIDY
CATEGORY I	182	$ 657.73	$ 865.16
CATEGORY II	52	1416.31	2091.88
CATEGORY III	86	2296.13	2998.32
CATEGORY IV	116	2856.91	4393.73

The reason for the increase in the average amount of subsidy the University claimed for each category was that more students of each category were enrolled in later years when subsidy rates were generally higher and the students in each category enrolled for more courses than the members of the preceding one.

The amount of fees lost and subsidy not qualified for because of RPL increased in a pattern similar to the increases in fee income and state subsidy claimed described in Table 2 except for the graduates (category IV). Table 3 displays the average amount of fees lost and subsidy not claimed due to RPL.

TABLE 3

The Average Amount of Fees Lost and State Subsidy Not Claimed by the University Because of RPL

CATEGORY	N	FEES LOST	STATE SUBSIDY NOT CLAIMED
CATEGORY I	182	$ 818.30	$ 618.52
CATEGORY II	52	1131.10	720.55
CATEGORY III	86	1215.43	796.49
CATEGORY IV	116	1367.00	1026.60

The increased amount of lost revenue, for categories I, II, and III does not reflect an increased amount of RPL credit granted as much as it does the fact that the RPL

credit was granted in succeeding years to the members of each category, and in each year the instructional fees, general fees, and state subsidy increased. The greater amounts of instructional fees, general fees, and state subsidy lost because of the granting of credit for prior learning to the members of category IV reflects the fact that the graduates received an average of 59.578 hours of credit for RPL. The members of category I received 30.780, category II received 35.577, and category III received 36.047 hours of credit for RPL.

The analysis of the instructional fees, general fees, and claimed state subsidy gained or lost in the ALS program for students other than those who graduated was completed to learn if the program as a whole was financially a benefit or a liability to the University. The amount of income the University received from the students in the ALS program exceeded the amount of money the University lost because credit for prior learning was granted. Table 4 contains the amount of instructional and general fees received and not received as well as the amount of subsidy the University claimed and could not claim because of RPL.

The net calculated instructional and general fee income and subsidy claimed from the enrollment of the students in the four categories was $947,588.46. The net calculated fee income for category I was a loss because the students in that category enrolled for fewer hours than they were award-

TABLE 4

Fee and Claimed Subsidy Income and Loss From the Operation of the Adult Liberal Studies Program

CATEGORY	FEE INCOME	FEE LOSS	NET
CATEGORY I	$119,706.95	$148,919.45	($ 29,212.50)
CATEGORY II	73,648.31	58,817.40	14,830.91
CATEGORY III	197,446.97	104,561.52	92,885.45
CATEGORY IV	331,401.62	158,571.65	172,829.97
NET TOTALS:	$722,203.85	$470,870.02	$251,333.83

CATEGORY	SUBSIDY INCOME	SUBSIDY LOSS	NET
CATEGORY I	$157,478.72	$112,569.77	$44,908.95
CATEGORY II	108,777.62	37,468.46	71,309.16
CATEGORY III	257,885.32	68,498.41	189,386.91
CATEGORY IV	509,672.46	119,022.85	390,649.61
NET TOTALS:	$1,033,814.12	$337,559.49	$696,254.63

GRAND NET TOTALS:	$1,756,017.97	$808,429.51	$947,588.46

ed for prior learning. Students in the other three categories enrolled for more hours than for which they were granted credit.

The amount of money a student saved while earning a baccalaureate degree can only be discussed using the analysis of the data for the graduates. In order to do this ad-

ditional variables were constructed, and data were analyzed for category IV. The variables were: the amount of income the University lost because of RPL, the additional cost the student would have experienced if no credit for prior learning had been available, the average number of hours the student enrolled for each term, the additional number of quarters of enrollment that would have been required if no credit for prior learning had been granted, and the additional cost of enrolling in the additional required quarters.

The graduates paid an average of $2897.67 in instructional fees, general fees, and exam costs. These students would have paid an average of $4321.78 to earn the degree if they had not been granted credit for prior learning. The University, on the average, lost $885.08 in fees and could not qualify for $655.51 in state subsidy per student because the graduates were granted credit for prior learning. However, income averaged $2856.91 in instructional and general fees and an average of $4393.73 in subsidy could be claimed.

The assumption that RPL would cause students to enroll in the University is supported by the results of a questionnaire sent to the 436 individuals. The question asked was, "Was your choice of entering the Adult Liberal Studies Program influenced by the University's policy of awarding up to 75 hours of college credit for successful completion of the CLEP examinations and English essay?" Table 5 provides a summary of the answers to this question.

TABLE 5

Summary of Responses to The Survey Question

CATEGORY	NOT AT ALL	SOMEWHAT	STRONGLY
CATEGORY I	0	12	27
CATEGORY II	2	6	14
CATEGORY III	4	12	32
CATEGORY IV	5	13	42
TOTAL	11	43	115

There is every indication that students enrolled in the Adult Liberal Studies program because of the opportunity to shorten the time required to earn a degree by receiving credit for RPL.

DISCUSSION AND CONCLUSIONS

The results of the survey returned by 169 members of the population of this study indicated that 68 percent of them chose to enter the Adult Liberal Studies program because they were strongly influenced by the opportunity to receive up to seventy-five hours of credit for prior learning. Prior research has indicated that students will select an institution because of this opportunity. As previously mentioned, at Georgia College, in the North Carolina community college system, and at Miami-Dade it was found that enrollments increased due to RPL [1, 7, 9]. The results of

this research support the belief that the availability of RPL does increase enrollments.

University income was increased due to the availability of RPL which strongly influenced students to enroll. Net income was $947,558.46, for the period Fall quarter 1971 through Winter quarter 1984, after deducting the amount of instructional fees, general fees, and claimed state subsidy lost because credit for prior learning was granted. The results of research completed by others supports these findings [2, 3, 7, 9, 12].

The University of Toledo increased its qualification for state subsidy. This appears contrary to results of research conducted by others who have concluded that states do save money. However, the State of Ohio did save money. The amount that the University could not qualify for because of RPL was in excess of $337,559. While the University did qualify for subsidy it would not have received without the enrollment of the additional students in the ALS program, the results of this study do parallel what Henion, Lukenbill, and Moughamian said about reducing the expenditure of tax dollars by RPL [7, 9, 12]. A 68% percent majority of the survey respondents who had enrolled in the ALS Program were strongly influenced to do so because of the opportunity to receive credit for prior learning. The University thus increased its enrollment and in the summer and fall quarters and therefore was eligible for more subsidy than if these

individuals were not attending classes. The University qualified for a net of $696,254.63 in state subsidy income that it might not have been claimed if a program using RPL had not existed.

The graduates of the Adult Liberal Studies Program realized a financial savings. The additional amount of instructional and general fees they would have paid if no RPL was offered averaged $1464.87. This savings is less than that found in Arkansas [11], greater than that experienced in North Carolina [7], at Miami-Dade "9", or at the University of South Florida when deleting the estimations made for living expenses saved by students [3].

LIMITATIONS OF THIS STUDY

This study was designed to provide an indication of the economic benefit of granting credit for prior learning specifically in the Adult Liberal Studies program of The University of Toledo. RPL credit in this study was awarded on the basis of examinations. These examinations, with few exceptions, were the general subject tests of the College Level Examination Program (CLEP). The other exams were departmentally created at The University of Toledo. Credit granted by portfolio evaluation, and some other methods of review were not a part of the process of evaluation used for the students who were in the Adult Liberal Studies Program.

The results of this study, which may be useful to educators in other colleges and universities were derived within the context of The University of Toledo. Within these limitations it can be concluded that programs which make significant use of RPL are attractive to students. Such programming will entice people to enroll who might otherwise choose not to enter a university. Their enrollment does increase institutional income and in the case of a state institution the amount of subsidy qualified for will also be increased.

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